



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [OFG BANCORP](#)

City/State [SAN JUAN, PR](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [10,190,120](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OFG BANCORP](#)
[254 MUÑOZ RIVERA AVENUE](#)
[15TH FLOOR](#)
[SAN JUAN, PR 00918](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	10,113,781			9,990,846			10,307,096			9,660,675			6,471,709		
Net income (\$000)	37,521			30,373			146,150			74,327			53,842		
Number of BHCs in peer group	134			133			152			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.37	2.55	96	4.13	2.67	95	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97
+ Non-interest income	1.30	0.97	71	1.22	1.13	61	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65
- Overhead expense	3.37	2.18	91	3.22	2.28	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86
- Provision for credit losses	0.06	0.04	68	0.25	-0.12	95	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	49	0.05	0.02	80	0.13	0.01	97
+ Other tax equivalent adjustments	0	0	44	0	0	87	0	0	42	0	0	22	0	0	46
= Pretax net operating income (tax equivalent)	2.24	1.35	92	1.87	1.78	60	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30
Net operating income	1.48	1.03	88	1.22	1.36	40	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Net income	1.48	1.02	88	1.22	1.35	41	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Net income (Subchapter S adjusted)		1.74			1.78			1.37			1.27				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.90	2.96	96	4.88	3.18	95	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97
Interest expense	0.26	0.20	76	0.47	0.29	83	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31
Net interest income (tax equivalent)	4.64	2.75	96	4.41	2.88	95	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.09	46	0.55	0.16	94	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99
Earnings coverage of net loan and lease losses (X)	96.89	38.54	79	5.59	25.70	21	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.40	1.20	94	3.06	1.49	94	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95
Allowance for loan and lease losses / Total loans and leases	2.38	1.17	94	3.04	1.47	94	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.84	0.47	96	2.89	0.70	97	2.25	0.49	98	2.92	0.67	97	2.18	0.56	97
30–89 days past due loans and leases / Total loans and leases	1.73	0.32	97	2.08	0.33	98	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
Liquidity and Funding															
Net noncore funding dependence	-18.14	-1.97	7	-22.15	-0.51	3	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23
Net short-term noncore funding dependence	-20.34	-6.65	11	-26.99	-6.88	7	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16
Net loans and leases / Total assets	63.29	59.31	61	63.35	60.99	56	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Capitalization															
Tier 1 leverage ratio	9.54	9.06	68	10.48	9.15	85	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22
Holding company equity capital / Total assets	10.21	10.29	48	10.92	10.72	52	10.80	10.31	58	11.05	10.51	59	11.24	11.37	48
Total equity capital (including minority interest) / Total assets	10.21	10.40	46	10.92	10.85	50	10.80	10.36	57	11.05	10.57	58	11.24	11.43	47
Common equity tier 1 capital / Total risk-weighted assets	13.24	12.21	72	13.56	12.57	69	13.77	12.48	73	13.08	12.44	65	10.91	12.50	27
Net loans and leases / Equity capital (X)	6.20	5.82	60	5.80	5.73	53	5.92	6.35	40	5.99	6.79	32	6.35	6.55	44
Cash dividends / Net income	19.82	33.45	27	17.68	23.13	34	14.89	22.04	30	28.11	29.42	48	38.79	25.65	72
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			53.82			39.66			93.20	
Growth Rates															
Assets	0.36	9.35	15	9.90	16.49	32	0.75	9.64	13	5.68	16.11	12	41.23	8.66	97
Equity capital	-6.17	4.03	21	8.39	9.13	60	-1.55	7.16	8	3.87	8.42	23	4.56	12.19	14
Net loans and leases	0.27	6.29	30	-1.67	7.22	29	-2.64	2.51	26	-2.12	9.99	9	49.87	8.63	97
Noncore funding	-47.94	-10.65	10	-36.54	-25.09	41	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	98.52	103.47	25	91.63	102.85	5	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41
Cash from ops + noncash items + op expense / Op expense + dividends	432.94	125.04	95	1,512.80	98.58	99	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	108,427	108,503	435,473	457,993	341,318	-0.07	38.90
Income from lease financing receivables.....	241	529	1,688	2,386	20	-54.44	121.10
Fully taxable income on loans and leases.....	107,706	107,991	433,153	455,723	333,138	-0.26	41.91
Tax-exempt income on loans and leases.....	962	1,041	4,008	4,656	8,200	-7.59	-57.68
Estimated tax benefit on income on loans and leases.....	2,476	2,169	9,350	10,128	10,261	14.15	99.75
Income on loans and leases (tax equivalent).....	111,144	111,201	446,511	470,507	351,599	-0.05	39.97
Investment interest income (tax equivalent).....	4,387	2,093	11,864	10,959	20,073	109.60	-41.89
Interest on balances due from depository institutions.....	929	595	3,231	4,373	13,023	56.13	10.33
Interest income on other earning assets.....	68	83	318	579	824	-18.07	-60.47
Total interest income (tax equivalent).....	116,528	113,972	461,924	486,418	385,519	2.24	32.46
Interest on time deposits of \$250K or more	597	1,737	4,701	10,568	7,443	-65.63	-38.77
Interest on time deposits < \$250K.....	1,469	3,916	10,601	23,832	16,987	-62.49	-57.64
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,337	4,533	16,360	17,596	14,122	-26.38	24.56
Interest on other borrowings and trading liabilities.....	714	753	2,816	4,717	11,648	-5.18	-81.41
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		-100.00
Total interest expense.....	6,117	10,939	34,478	56,713	50,200	-44.08	-46.01
Net interest income (tax equivalent).....	110,411	103,033	427,446	429,705	335,319	7.16	44.06
Non-interest income.....	32,860	30,562	138,268	114,470	67,685	7.52	116.65
Adjusted operating income (tax equivalent)	143,271	133,595	565,714	544,175	403,004	7.24	56.06
Overhead expense.....	85,135	80,481	341,010	350,232	228,974	5.78	75.45
Provision for credit losses.....	1,566	6,324	771	93,717	96,792		-91.13
Securities gains (losses)	0	0	19	4,728	8,274		
Other tax equivalent adjustments	0	1	0	-1	0	-100.00	
Pretax net operating income (tax equivalent).....	56,570	46,791	223,952	104,953	85,512	20.90	120.73
Applicable income taxes	16,573	14,248	68,452	20,499	21,409	16.32	80.06
Tax equivalent adjustments	2,476	2,170	9,350	10,127	10,261	14.10	94.20
Applicable income taxes (tax equivalent).....	19,049	16,418	77,802	30,626	31,670	16.03	81.78
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	37,521	30,373	146,150	74,327	53,842	23.53	147.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	37,521	30,373	146,150	74,327	53,842	23.53	147.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	37,521	30,373	146,150	74,327	53,842	23.53	147.66
Investment securities income (tax equivalent).....	4,387	2,093	11,864	10,959	20,073	109.60	-41.89
US Treasury and agency securities (excluding mortgage-backed securities)	40	46	183	3,372	165	-13.04	-82.14
Mortgage-backed securities	4,321	2,041	11,615	7,558	19,854	111.71	-40.04
All other securities	26	6	66	29	54	333.33	-78.23
Cash dividends declared.....	7,438	5,371	21,760	20,893	20,887	38.48	21.89
Common	7,438	4,116	20,505	14,381	14,375	80.71	182.06
Preferred.....	0	1,255	1,255	6,512	6,512	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Interest income (tax equivalent).....	4.61	2.75	96	4.56	2.96	95	4.48	3.12	96	5.04	3.53	98	5.96	4.19	97	
Less: Interest expense.....	0.24	0.19	74	0.44	0.27	83	0.33	0.26	67	0.59	0.54	59	0.78	0.95	34	
Equals: Net interest income (tax equivalent).....	4.37	2.55	96	4.13	2.67	95	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97	
Plus: Non-interest income.....	1.30	0.97	71	1.22	1.13	61	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65	
Equals: adjusted operating income (tax equivalent).....	5.67	3.56	92	5.35	3.87	89	5.49	3.89	91	5.63	3.96	91	6.23	4.16	92	
Less: Overhead expense.....	3.37	2.18	91	3.22	2.28	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86	
Less: Provision for credit losses.....	0.06	0.04	68	0.25	-0.12	95	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99	
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	50	0	0	49	0	0	48	0	0	48	
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	42	0	0.01	33	0	0.01	49	0.05	0.02	80	0.13	0.01	97	
Plus: other tax equivalent adjustments.....	0	0	44	0	0	87	0	0	42	0	0	22	0	0	46	
Equals: Pretax net operating income (tax equivalent).....	2.24	1.35	92	1.87	1.78	60	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30	
Less: Applicable income taxes (tax equivalent).....	0.75	0.31	96	0.66	0.40	88	0.75	0.35	96	0.32	0.27	63	0.49	0.35	86	
Less: Minority interest.....	0	0	42	0	0	42	0	0	46	0	0	45	0	0	45	
Equals: Net operating income.....	1.48	1.03	88	1.22	1.36	40	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50	
Equals: Net income.....	1.48	1.02	88	1.22	1.35	41	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	
Memo: Net income (last four quarters).....	1.48	1.17	79	1.05	1.07	48	1.42	1.26	68	0.77	0.97	30	0.83	1.19	18	
Net income-BHC and noncontrolling (minority) interest.....	1.48	1.04	88	1.22	1.37	41	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	
Margin Analysis	94.01	93.16	65	93.48	93.08	57	93.62	93.81	44	92.67	93.47	38	94.12	93.22	59	
Average earning assets / Average assets.....	61.93	60.43	67	64.19	62.97	63	62.63	65.01	43	66.61	68.25	43	72.86	70.66	60	
Average interest-bearing funds / Average assets.....	4.90	2.96	96	4.88	3.18	95	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97	
Interest income (tax equivalent) / Average earning assets.....	0.26	0.20	76	0.47	0.29	83	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31	
Interest expense / Average earning assets.....	4.64	2.75	96	4.41	2.88	95	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97	
Net interest income (tax equivalent) / Average earning assets.....	6.83	3.88	96	6.70	4.05	96	6.85	4.16	95	6.97	4.28	96	7.65	4.98	97	
Margin Analysis	0.20	0.18	75	0.11	0.10	63	0.14	0.15	46	0.28	0.32	43	2.23	2.26	57	
Average earning assets / Average assets.....	0.28				0.26			0.17			0.43			2.02		
Interest-bearing bank balances.....	0	0.43	27	0	0.39	27	4.24	0.32	92	3.50	0.80	92	6.11	0.49	94	
Federal funds sold and reverse repos.....	4.80	2.93	96	4.79	3.15	95	4.69	3.40	98	5.32	3.80	98	6.16	4.47	97	
Trading assets.....	1.87	1.78	62	1.66	1.84	39	1.78	1.75	59	1.77	2.32	11	2.27	2.74	7	
Total earning assets.....	1.49	1.09	80	1.50	1.30	62	1.52	1.22	72	2.24	1.87	70	0.15	2.54	0	
Investment securities (tax equivalent).....	1.38	1.67	19	1.42	1.60	35	1.61	1.44	67	2.13	2.05	59	2.43	2.54	36	
All other securities.....	4.48	2.75	89	2.86	2.93	52	3.46	2.49	83	0.28	3.24	1	0.56	3.80	1	
Margin Analysis	0.34	0.16	90	0.65	0.26	95	0.50	0.27	90	0.85	0.62	79	1.02	1.13	40	
Interest-bearing deposits.....	0.69	0.48	77	1.16	0.82	78	0.96	0.79	67	1.58	1.60	43	1.70	2.13	13	
Time deposits of \$250K or more.....	0.69	0.44	83	1.33	0.78	90	1.03	0.75	78	1.67	1.49	70	1.43	1.91	13	
Time deposits < \$250K.....	0.27	0.13	86	0.41	0.17	91	0.34	0.17	93	0.43	0.36	68	0.54	0.86	22	
Other domestic deposits.....	0.14				0.13			0.42			1.24			2.53		
Margin Analysis	0.16				0.18			0.11			2.61	0.37	96	2.47	1.23	85
Foreign deposits.....	1.35	1.14	60	0.98	1.38	38	1.08	0.53	70	0.92	0.55	67	1.46	1.03	55	
Margin Analysis	0.39	0.31	75	0.68	0.42	86	0.53	0.41	71	0.88	0.79	64	1.06	1.34	26	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	32,860	30,562	138,268	114,470	67,685
Fiduciary activities income	2,934	3,033	12,184	11,344	11,853
Service charges on deposit accounts - domestic	4,683	4,520	19,460	19,438	13,710
Trading revenue.....	0	1	-7	-13	88
Investment banking fees and commissions.....	2,297	3,811	14,829	16,199	8,929
Insurance activities revenue.....	2,958	693	8,618	4,606	6,100
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	3,530	3,564	13,520	8,784	1,179
Net securitization income	506	598	2,827	1,272	0
Net gains (losses) on sales of loans, OREO, other assets.....	4,213	2,571	13,696	11,537	-1,480
Other non-interest income.....	11,739	11,771	53,141	41,303	27,306
Total overhead expenses	85,135	80,481	341,010	350,232	228,974
Personnel expense.....	34,765	32,458	131,828	131,216	81,240
Net occupancy expense.....	8,606	9,089	35,018	36,608	21,628
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,146	2,451	9,802	11,069	1,170
Other operating expenses.....	39,618	36,483	164,362	171,339	124,936
Fee income on mutual funds and annuities.....	1,222	1,442	5,855	4,539	4,740
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,280	2,298	2,312	2,325	2,335
Average personnel expense per employee.....	15.25	14.12	57.02	56.44	34.79
Average assets per employee.....	4,435.87	4,347.63	4,458.09	4,155.13	2,771.61

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	3.72	2.26	74	4.72	2.10	81	4.23	0.54	90	3.97	0.51	91	7	0.66
Overhead expenses / Net Interest Income + non-interest income	60.47	61.09	50	61.24	59.31	58	61.29	60.88	53	65.58	61.22	71	58.30	61.79
Percent of Average Assets														
Total overhead expense	3.37	2.18	91	3.22	2.28	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59
Personnel expense.....	1.37	1.21	73	1.30	1.28	56	1.28	1.37	47	1.36	1.42	46	1.26	1.50
Net occupancy expense.....	0.34	0.23	91	0.36	0.24	91	0.34	0.28	78	0.38	0.30	81	0.33	0.32
Other operating expenses.....	1.65	0.71	94	1.56	0.73	92	1.69	0.70	98	1.89	0.73	96	1.95	0.76
Overhead less non-interest income	2.07	1.18	94	2	1.10	94	1.97	1.39	93	2.44	1.44	96	2.49	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	59.42	60.59	48	60.24	58.69	57	60.28	60	56	64.36	58.93	80	56.82	59.91
Personnel expense.....	24.27	33.94	14	24.30	33.28	12	23.30	34.64	6	24.11	33.88	8	20.16	34.17
Net occupancy expense.....	6.01	6.43	44	6.80	6.42	58	6.19	7.36	33	6.73	7.04	45	5.37	7.50
Other operating expenses.....	29.15	19.35	93	29.14	18.45	91	30.79	17.56	98	33.52	17.57	96	31.29	17.93
Total non-interest income	22.94	26.24	48	22.88	28.42	39	24.44	24.76	46	21.04	23.45	49	16.80	19.83
Fiduciary activities income	2.05	2.31	56	2.27	2.15	60	2.15	2.32	56	2.08	1.45	63	2.94	1.61
Service charges on domestic deposit accounts	3.27	3.51	43	3.38	3.21	51	3.44	3.11	61	3.57	2.67	72	3.40	3.21
Trading revenue.....	0	0.53	34	0	0.97	45	0	0.07	4	0	0.10	4	0.02	0.07
Investment banking fees and commissions.....	1.60	2.33	54	2.85	2.51	69	2.62	0.92	87	2.98	1.03	85	2.22	0.91
Insurance activities revenue.....	2.06	0.38	89	0.52	0.38	75	1.52	0.64	82	0.85	0.41	80	1.51	0.37
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0	48	0	0	48	0	0
Net servicing fees	2.46	1.49	80	2.67	0.99	84	2.39	0.47	90	1.61	0	93	0.29	0.22
Net securitization income	0.35	0	97	0.45	0.01	95	0.50	0	98	0.23	0	96	0	0
Net gain (loss) - sales of loans, OREO, and other assets	2.94	1.74	76	1.92	3.74	43	2.42	4.52	46	2.12	5.55	40	-0.37	2.27
Other non-interest income.....	8.19	8.92	52	8.81	8.65	62	9.39	8.76	64	7.59	7.76	55	6.78	7.41
Overhead less non-interest income	36.49	33.42	57	37.37	29.66	70	35.84	34.71	51	43.32	34.63	73	40.02	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	29.30	20.83	97	30.45	21.04	98	30.57	21.61	96	19.53	20.30	36	25.04	21.51
Applicable income tax + TE / Pretax net operating income + TE	33.67	22.92	97	35.09	22.74	98	34.74	21.64	98	29.18	22.51	90	37.04	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	3,049,938	3,363,707	3,097,319	3,452,770	3,680,433	-9.33	27.09
Commercial and industrial loans	1,200,366	1,180,346	1,123,262	1,156,482	888,551	1.70	249.42
Loans to individuals	2,165,120	1,912,115	2,077,480	1,900,520	1,956,793	13.23	74.83
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	3,114	8,375	7,743	11,632	11,432	-62.82	-9.11
Other loans and leases	187,667	169,509	179,444	184,664	221,175	10.71	-16.76
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,606,205	6,634,052	6,485,248	6,706,068	6,758,384	-0.42	56.89
Less: Allowance for loan and lease losses	157,075	201,973	155,937	204,809	116,538	-22.23	29.78
Net loans and leases	6,449,130	6,432,079	6,329,311	6,501,259	6,641,846	0.27	57.69
Debt securities that reprice or mature in over 1 year	1,228,881	593,874	864,596	443,777	695,339	106.93	-10.80
Mutual funds and equity securities	5,696	12,423	9,000	12,930	7,797	-54.15	-26.52
Subtotal	7,683,707	7,038,376	7,202,907	6,957,966	7,344,982	9.17	40.34
Interest-bearing bank balances	1,774,956	2,306,197	1,945,089	2,053,892	731,262	-23.04	350.88
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	11,263	3,902	13,624	2,661	378,830	188.65	3376.23
Trading assets	24	24	21	22	42	0.00	-98.33
Total earning assets	9,469,950	9,348,499	9,161,641	9,014,541	8,455,116	1.30	61.31
Non-interest-bearing cash and due from depository institutions	46,320	58,687	54,638	64,627	95,243	-21.07	-15.62
Premises, fixed assets, and leases	102,099	106,100	103,165	108,539	113,725	-3.77	51.75
Other real estate owned	15,297	15,598	15,039	11,596	29,909	-1.93	-67.83
Investment in unconsolidated subsidiaries	0	1,083	1,083	1,083	1,083	-100.00	-100.00
Intangible and other assets	556,454	623,375	564,155	625,625	602,584	-10.74	49.11
Total assets	10,190,120	10,153,342	9,899,721	9,826,011	9,297,660	0.36	58.86
Quarterly average assets	10,113,781	9,990,846	10,408,690	9,909,605	6,326,453	1.23	58.73
Average loans and leases (YTD)	6,508,562	6,641,993	6,521,836	6,754,525	4,597,000	-2.01	56.82
Memoranda							
Loans held-for-sale	58,234	40,526	82,662	43,935	19,591	43.70	267.71
Loans not held-for-sale	6,547,971	6,593,526	6,402,586	6,662,133	6,738,793	-0.69	56.09
Real estate loans secured by 1–4 family	1,889,138	2,273,326	1,973,566	2,364,199	2,536,005	-16.90	37.28
Commercial real estate loans	1,145,928	1,071,503	1,105,540	1,081,185	1,131,236	6.95	16.81
Construction and land development	79,112	72,776	90,238	116,647	76,066	8.71	135.01
Multifamily	28,724	27,870	29,091	28,249	33,446	3.06	136.00
Nonfarm nonresidential	1,038,092	970,857	986,211	936,289	1,021,724	6.93	11.01
Real estate loans secured by farmland	14,872	18,878	18,213	7,386	13,192	-21.22	-65.23
Total investment securities	1,245,840	610,199	887,220	459,368	1,081,966	104.17	-10.10
U.S. Treasury securities	10,763	10,946	10,825	10,983	397,183	-1.67	-78.04
US agency securities (excluding mortgage-backed securities)	0	1,512	1,183	1,606	1,961	-100.00	-100.00
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	1,226,997	584,441	863,816	432,935	673,886	109.94	-7.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,384	877	2,396	914	1,139	171.84	32.37
Mutual funds and equity securities	5,696	12,423	9,000	12,930	7,797	-54.15	-26.52
Available-for-sale securities	880,338	471,009	510,713	446,438	1,081,966	86.90	8.98
U.S. Treasury securities	10,763	10,946	10,825	10,983	397,183	-1.67	-78.04
US agency securities (excluding mortgage-backed securities)	0	1,512	1,183	1,606	1,961	-100.00	-100.00
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	867,191	457,674	496,309	432,935	673,886	89.48	16.97
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,384	877	2,396	914	1,139	171.84	32.37
Mutual funds and equity securities	0	0	0	0	7,797		-100.00
Held-to-maturity securities appreciation (depreciation)	-29,837	-1,288	-3,854				
Available-for-sale securities appreciation (depreciation)	-23,460	8,895	7,292	14,263	-306		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	269,326	155,076	210,193	150,516	399,752	73.67	-52.93

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	2,667,508	2,451,988	2,501,644	2,259,048	1,675,315	8.79	210.24
NOW, ATS and transaction accounts	2,837,073	2,433,252	2,702,635	2,354,194	1,903,758	16.60	161.50
Time deposits less brokered deposits < \$250K	826,196	1,095,847	853,272	1,178,932	1,337,197	-24.61	32.86
MMDA and other savings accounts	2,295,111	2,166,158	2,177,779	1,944,426	1,836,480	5.95	85.41
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	8,625,888	8,147,245	8,235,330	7,736,600	6,752,750	5.87	126.73
Time deposits of \$250K or more	340,328	573,283	355,625	628,378	692,094	-40.64	1.09
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	190,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	28,022	30,265	28,480	30,966	45,254	-7.41	-23.03
Other borrowings w/remaining maturity over 1 year	9,663	109,448	14,511	123,965	148,810	-91.17	-87.68
Brokered deposits < \$250K	11,366	34,954	11,366	49,090	241,994	-67.48	-98.02
Noncore funding	389,379	747,950	409,982	832,399	1,318,152	-47.94	-74.99
Trading liabilities	6	0	1	0	7		-99.48
Subordinated notes and debentures + trust preferred securities	0	36,083	36,083	36,083	36,083	-100.00	-100.00
Other liabilities	134,812	113,641	149,163	134,953	145,189	18.63	59.56
Total liabilities	9,150,085	9,044,919	8,830,559	8,740,035	8,252,181	1.16	66.88
Equity Capital							
Perpetual preferred stock (including surplus)	0	81,870	0	81,870	81,870	-100.00	-100.00
Common stock	59,885	59,885	59,885	59,885	59,885	0.00	13.79
Common surplus	633,796	633,065	637,061	632,783	631,646	0.12	15.04
Retained earnings	547,709	428,367	517,627	403,365	375,425	27.86	108.14
Accumulated other comprehensive income	-20,638	6,230	5,160	11,022	-1,008		
Other equity capital components	-180,717	-100,994	-150,571	-102,949	-102,339		
Total holding company equity capital	1,040,035	1,108,423	1,069,162	1,085,976	1,045,479	-6.17	11.66
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,040,035	1,108,423	1,069,162	1,085,976	1,045,479	-6.17	11.66
Total liabilities and capital	10,190,120	10,153,342	9,899,721	9,826,011	9,297,660	0.36	58.86
Memoranda							
Non-interest-bearing deposits	2,667,508	2,451,988	2,501,644	2,259,048	1,675,315	8.79	210.24
Interest-bearing deposits	6,310,074	6,303,494	6,100,677	6,155,020	6,011,523	0.10	63.63
Total deposits	8,977,582	8,755,482	8,602,321	8,414,068	7,686,838	2.54	90.36
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,069,162	1,085,976	1,085,976	1,045,479	999,877		
Accounting restatements	0	0	0	-25,494	-736		
Net income	37,521	30,373	146,150	74,327	53,842		
Net sale of new perpetual preferred stock	0	0	-92,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	3,334	1,955	2,249	1,616	1,294		
Less: Purchase of treasury stock	33,479	0	49,872	2,226	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	7,438	5,371	21,760	20,893	20,887		
Change in other comprehensive income	-25,798	-4,792	-5,862	12,030	9,955		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-3,267	282	4,281	1,137	2,134		
Holding company equity capital, ending balance	1,040,035	1,108,423	1,069,162	1,085,976	1,045,479		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	29.93	37.11	32	33.13	36.10	38	31.29	47.29	11	35.14	48.33	15	39.58	52.67	17
Commercial and industrial loans	11.78	10.78	63	11.63	13.88	41	11.35	10.08	66	11.77	13.47	45	9.56	11.45	49
Loans to individuals	21.25	3.61	94	18.83	3.42	94	20.99	2.29	97	19.34	2.29	96	21.05	2.71	97
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0.03	0.17	51	0.08	0.19	60	0.08	0.46	54	0.12	0.43	58	0.12	0.53	58
Other loans and leases.....	1.84	4.19	28	1.67	4.29	28	1.81	1.08	76	1.88	1.39	72	2.38	1.08	80
Net loans and leases.....	63.29	59.31	61	63.35	60.99	56	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Debt securities over 1 year.....	12.06	19.47	25	5.85	16.70	8	8.73	17.60	20	4.52	13.53	10	7.48	13.66	19
Mutual funds and equity securities	0.06	0.06	64	0.12	0.06	76	0.09	0.07	74	0.13	0.05	79	0.08	0.06	70
Subtotal	75.40	80.04	25	69.32	78.43	15	72.76	82.59	14	70.81	83.47	5	79	86.76	8
Interest-bearing bank balances	17.42	7.18	91	22.71	9.08	94	19.65	7.80	91	20.90	6.78	95	7.87	2.97	91
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less	0.11	1.65	8	0.04	1.59	3	0.14	1.75	13	0.03	2.03	6	4.07	2.10	80
Trading assets	0	0.52	40	0	0.56	38	0	0.02	76	0	0.04	76	0	0.03	76
Total earning assets.....	92.93	91.28	71	92.07	91.48	57	92.54	93.39	30	91.74	92.98	30	90.94	92.39	31
Non-interest cash and due from depository institutions.....	0.45	0.96	11	0.58	1	18	0.55	0.87	27	0.66	1.07	26	1.02	1.14	43
Other real estate owned.....	0.15	0.01	97	0.15	0.02	97	0.15	0.02	92	0.12	0.03	89	0.32	0.04	95
All other assets.....	6.61	7.70	33	7.35	7.44	50	6.90	5.67	73	7.60	5.87	76	8.04	6.41	73
Memoranda															
Short-term investments	17.53	10.28	82	22.75	11.92	88	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89
U.S. Treasury securities.....	0.11	1.80	26	0.11	0.98	44	0.11	0.69	54	0.11	0.19	74	4.27	0.29	94
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0.01	0.73	24	0.01	1.83	10	0.02	1.28	14	0.02	1.25	19
Municipal securities	0	1.72	6	0	1.77	7	0	3.67	3	0	2.96	4	0	2.58	3
Mortgage-backed securities	12.04	14.04	42	5.76	12.38	16	8.73	10.07	48	4.41	8.52	22	7.25	9.38	40
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.43	30	0	0.35	32	0	0.30	34
Other debt securities	0.02	0.55	31	0.01	0.46	29	0.02	0.67	24	0.01	0.60	26	0.01	0.53	32
Loans held-for-sale.....	0.57	0.40	76	0.40	0.46	61	0.83	0.28	83	0.45	0.58	59	0.21	0.39	58
Loans held for investment	64.26	59.15	63	64.94	61.15	60	64.67	64.47	42	67.80	69.07	38	72.48	72.01	45
Real estate loans secured by 1–4 family	18.54	11.67	81	22.39	11.69	88	19.94	13.45	75	24.06	14.47	79	27.28	16.02	82
Revolving	0.24	1.40	20	0.27	1.51	22	0.25	1.60	16	0.29	1.79	16	0.13	2.24	10
Closed-end, secured by first liens	18.14	9.94	85	21.93	9.76	91	19.51	11.44	81	23.56	12.11	83	26.85	13.07	87
Closed-end, secured by junior liens	0.16	0.17	67	0.19	0.21	60	0.17	0.22	50	0.21	0.27	44	0.29	0.37	44
Commercial real estate loans	11.25	23.42	22	10.55	22.27	20	11.17	30.90	5	11	30.65	5	12.17	33.26	4
Construction and land development	0.78	3.49	20	0.72	3.32	17	0.91	4.37	10	1.19	4.32	10	0.82	5	7
Multifamily.....	0.28	3.52	8	0.27	3.21	8	0.29	4.79	5	0.29	5.03	4	0.36	4.76	6
Nonfarm nonresidential	10.19	15.11	31	9.56	14.77	29	9.96	20.52	11	9.53	19.97	10	10.99	21.85	10
Real estate loans secured by farmland.....	0.15	0.33	61	0.19	0.33	62	0.18	0.95	50	0.08	0.85	42	0.14	0.95	45

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	46.17	61.87	25	50.70	57.91	33	47.76	73.64	9	51.49	69.38	16	54.46	72.74	14
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	28.60	20.07	79	34.27	19.43	89	30.43	20.95	77	35.25	20.91	80	37.52	22.29	82
Real estate loans secured by 1–4 family.....	0.37	2.35	17	0.42	2.45	20	0.39	2.54	15	0.43	2.61	16	0.18	3.13	10
Revolving	28.22	17.49	82	33.85	16.76	91	30.05	18.13	80	34.83	17.94	85	37.34	18.71	87
Closed-end.....	17.35	38.39	21	16.15	35.36	18	17.05	48.47	4	16.12	44.23	3	16.74	46.16	4
Commercial real estate loans	1.20	5.82	17	1.10	5.29	14	1.39	6.90	10	1.74	6.26	10	1.13	6.97	6
Construction and land development.....	0.03	1.29	15	0.01	1.05	12	0.03	1.50	10	0.01	1.14	10	0.02	1.47	7
1–4 family.....	1.16	4.49	18	1.08	4.21	15	1.36	5.34	11	1.73	4.94	16	1.11	5.34	8
Other.....	0.43	5.66	4	0.42	5.08	5	0.45	7.23	5	0.42	7.01	4	0.49	6.42	4
Multifamily.....	15.71	25	30	14.63	23.47	26	15.21	32.22	9	13.96	29.04	10	15.12	30.59	8
Nonfarm nonresidential	7.18	8.44	42	7.06	7.93	47	6.55	11.23	20	7.08	10	27	7.77	10.68	28
Owner-occupied.....	8.53	16.32	26	7.58	15.25	23	8.66	20.58	9	6.89	18.53	9	7.35	19.36	8
Other.....	0.23	0.59	61	0.28	0.56	62	0.28	1.57	48	0.11	1.30	42	0.20	1.38	45
Real estate loans secured by farmland.....	0	0.03	34	0	0.03	32	0	0	46	0	0	45	0	0	44
Loans to depository institutions and acceptances of other banks.....	18.17	18.81	54	17.79	23.16	33	17.32	15.94	60	17.25	19.85	41	13.15	16.16	44
Commercial and industrial loans	32.77	6.52	92	28.82	6.02	94	32.03	3.85	97	28.34	3.53	96	28.95	4	96
Loans to individuals	0.68	0.51	79	0.78	0.50	78	0.72	0.03	98	0.84	0.03	98	1.12	0.04	99
Credit card loans	0.05	0.31	48	0.13	0.33	60	0.12	0.79	54	0.17	0.69	59	0.17	0.78	58
Agricultural loans.....	2.84	8.03	27	2.56	8.05	25	2.77	1.70	75	2.75	2.07	71	3.27	1.48	79
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	279.37	395.39	27	279.13	382.51	30	274.63	473.67	9	292.33	473.75	10	379.88	493.53	24
Real estate loans secured by 1–4 family.....	173.04	125.02	78	188.65	124.29	77	174.99	134.51	71	200.17	142.34	76	261.75	151.03	83
Revolving	2.26	14.84	17	2.29	16.14	18	2.22	16.12	15	2.42	17.81	14	1.28	21.25	10
Closed-end.....	170.78	108.83	83	186.35	106.79	85	172.77	116.85	75	197.75	122.21	77	260.47	127.10	88
Commercial real estate loans	104.96	249.33	19	88.92	237.40	18	98.03	311.38	5	91.54	302.08	5	116.76	311.74	7
Construction and land development.....	7.25	36.95	20	6.04	35.26	15	8	44.02	9	9.88	42.85	10	7.85	46.63	8
1–4 family.....	0.20	8.02	16	0.07	6.84	12	0.17	9.60	10	0.07	7.52	10	0.12	9.52	6
Other.....	7.04	28.49	20	5.97	28.01	15	7.83	34.06	11	9.81	33.94	15	7.73	35.90	9
Multifamily.....	2.63	37.99	5	2.31	34.02	6	2.58	46.60	5	2.39	48.67	4	3.45	44.76	6
Nonfarm nonresidential	95.09	160.85	27	80.56	157.71	25	87.44	207.28	11	79.27	198.42	9	105.46	206.64	12
Owner-occupied.....	43.48	53.96	41	38.85	52.99	39	37.67	71.93	18	40.18	67.98	23	54.19	71.54	33
Other.....	51.61	105.37	27	41.72	102.29	22	49.78	131.36	9	39.09	125.78	8	51.27	130.65	9
Real estate loans secured by farmland.....	1.36	3.46	60	1.57	3.50	60	1.61	9.66	47	0.63	8.35	41	1.36	8.66	46
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	109.95	113.45	55	97.95	145.22	28	99.60	100.58	54	97.92	133.93	37	91.71	106.70	48
Loans to individuals	198.32	36.67	93	158.67	35.91	93	184.20	23.11	96	160.91	22.15	94	201.97	24.83	97
Credit card loans	4.14	2.64	79	4.32	2.59	78	4.15	0.19	98	4.76	0.20	98	7.78	0.24	99
Agricultural loans.....	0.29	1.66	48	0.69	1.94	57	0.69	4.60	52	0.98	4.17	57	1.18	4.86	57
Other loans and leases.....	17.19	47.86	27	14.07	47.52	25	15.91	10.71	73	15.63	13.62	70	22.83	10.25	80
Supplemental															
Non-owner occupied CRE loans / Gross loans	10.16	30.57	11	9.09	27.81	9	10.50	36.98	3	9.05	34	3	8.97	35.38	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	61.49	198.65	14	50.07	185.94	12	60.36	236.77	5	51.36	232.08	4	62.57	239.13	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.96	256.17	17	88.92	243.39	15	98.03	313.58	5	91.54	304.52	5	116.76	315.15	7

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	17.53	10.28	82	22.75	11.92	88	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89
Liquid assets	30.02	28.10	55	29.17	27.16	58	29.05	23.21	73	26.09	19.32	81	20.43	16.28	74
Investment securities	12.23	21.67	20	6.01	18.78	5	8.96	20.27	12	4.68	16.07	5	11.64	16.41	28
Net loans and leases	63.29	59.31	61	63.35	60.99	56	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Net loans, leases and standby letters of credit	63.58	60.12	60	63.55	61.79	52	64.19	64.54	42	66.36	69.67	33	71.99	72.78	38
Core deposits	84.65	76.85	85	80.24	73.69	72	83.19	80.58	64	78.74	76.49	58	72.63	71.61	53
Noncore funding	3.82	9.46	26	7.37	11.95	40	4.14	6.64	38	8.47	10.29	45	14.18	14.61	46
Time deposits of \$250K or more	3.34	1.46	88	5.65	1.96	94	3.59	2.59	76	6.40	3.37	89	7.44	4.33	85
Foreign deposits	0	0.32	39	0	0.34	39	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	0.55	23	0	0.62	23	2.04	0.77	82
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.50	31	0	0.59	32	2.04	0.75	83
Commercial paper	0	0.02	45	0	0.01	45	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.27	1.03	46	0.30	1.11	50	0.29	0.41	66	0.32	1.06	54	0.49	2.75	29
Earning assets that reprice within 1 year	44.04	36.68	67	44.79	38.67	65	48.16	30.91	87	43.92	31.93	80	37.06	33.16	64
Interest-bearing liabilities that reprice within 1 year	7.05	6.16	76	10.77	7.73	77	7.37	13.48	45	12.33	14.04	60	13.45	18.54	46
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	36.99	29.01	67	34.02	29.49	58	40.79	16.92	90	31.59	17.03	79	23.61	13.71	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-18.14	-1.97	7	-22.15	-0.51	3	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23
Net short-term noncore funding dependence	-20.34	-6.65	11	-26.99	-6.88	7	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16
Short-term investment / Short-term noncore funding	809.96	265.83	91	568.42	246.74	89	970.64	419.20	85	437.23	230.45	80	140.07	78.10	79
Liquid assets - short-term noncore funding / Nonliquid assets	39.81	35.38	61	35.53	30.67	61	38.07	25.37	77	28.83	16.27	79	14.96	6.90	76
Net loans and leases / Total deposits	71.84	73.06	48	73.46	76.22	41	73.58	75.87	39	77.27	84.20	29	86.41	90.96	29
Net loans and leases / Core deposits	74.76	78.05	48	78.95	83.77	45	76.86	80.18	40	84.03	91.10	35	98.36	102.55	38
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.12	-3.53	46	-0.12	0.62	16	-0.39	-0.07	23		0.88			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.46	-8.82	83	0.86	1.31	44	0.73	0.24	67	1.41	3.63	25	-0.04	1.28	7
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.05			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	28.88	20.27	62	20.77	12.84	68	41.42	9.13	88	0	5.36	26	0	7.25	23
Available-for-sale securities	70.66	77.97	37	77.19	85.49	29	57.56	89.63	11	97.19	93.39	40	100	91.33	88
U.S. Treasury securities	0.86	8.39	29	1.79	5.10	61	1.22	3.49	59	2.39	1.22	83	36.71	2.07	95
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0.25	4.35	26	0.13	9.21	10	0.35	8.39	16	0.18	8.16	18
Municipal securities	0	7.89	6	0	9.71	7	0	17.78	3	0	18.61	3	0	15.40	3
Mortgage-backed securities	98.49	65.55	97	95.78	66.67	92	97.36	52.46	98	94.25	54.48	95	62.28	57.07	53
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.22	30	0	1.97	32	0	1.70	34
Other debt securities	0.19	3.16	34	0.14	3.05	36	0.27	3.93	28	0.20	4.34	32	0.11	3.73	34
Mutual funds and equity securities	0.46	0.30	71	2.04	0.36	91	1.01	0.41	81	2.81	0.44	93	0.72	0.49	76
Debt securities 1 year or less	0.90	8.63	14	0.64	9.29	8	1.54	10.21	19	0.58	13.69	7	35.01	13.55	86
Debt securities 1 to 5 years	1.77	18.50	8	1.84	16.09	11	1.63	17.78	5	2.68	20.49	7	2.26	23.43	10
Debt securities over 5 years	96.87	70.45	97	95.48	72.48	94	95.82	68.22	91	93.92	61.87	95	62.01	58.63	48
Pledged securities	21.62	29.79	42	25.41	33.48	38	23.69	36.33	34	32.77	44.55	39	36.95	43.76	45
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.31	34	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-22.68	-1.29	35	52.74	156.41	32	-4.76	30.57	32	85.26	136.94	48	204.57	32.84	91
Investment securities	104.17	28.40	94	-8.75	31.91	8	93.14	36.78	89	-57.54	16.36	0	-14.98	4.80	9
Core deposits	5.87	14.47	24	18.59	29.18	18	6.45	15.13	15	14.57	23.17	20	67.29	9.96	97
Noncore funding	-47.94	-10.65	10	-36.54	-25.09	41	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,366,473	1,133,502	850,312
Commit: Secured commercial real estate loans	166,711	135,270	171,051	100,828	88,717
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	199,878	202,375	175,941
Securities underwriting	0	0	0	0	0
Standby letters of credit	29,395	20,632	25,203	19,475	51,870
Commercial and similar letters of credit	26,162	349	48,196	225	8,117
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	7,932	13,300	12,972	20,176	20,773
Purchased options contracts (interest rate)	7,932	13,300	12,972	20,176	20,773
Interest rate swaps	28,022	29,822	28,480	30,259	31,955
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						13.80	16.95	30	11.54	16.09	23	9.15	16.97	13	
Standby letters of credit	0.29	0.64	37	0.20	0.67	19	0.25	0.31	49	0.20	0.31	41	0.56	0.36	76
Commercial and similar letters of credit	0.26	0.02	95	0	0.02	50	0.49	0.01	97	0	0.01	77	0.09	0.01	91
Securities lent	0	0.08	42	0	0.11	41	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0	46	0	0	46	0	0	47
Derivative contracts	0.43	45.51	6	0.56	42.67	5	0.55	3.32	66	0.72	3.72	66	0.79	2.95	66
Interest rate contracts	0.43	33.09	7	0.56	30.32	5	0.55	3.25	66	0.72	3.62	66	0.79	2.87	66
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0.08	1.59	31	0.13	2	28	0.13	0.10	81	0.21	0.24	78	0.22	0.13	80
Purchased options contracts (interest rate)	0.08	1.35	52	0.13	1.45	54	0.13	0.01	92	0.21	0.03	90	0.22	0.02	91
Interest rate swaps	0.27	19.54	13	0.29	20.33	11	0.29	2.61	67	0.31	2.58	68	0.34	2.19	70
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						20.95	27.65	26	16.78	24.20	21	18.50	24.81	24	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	43,886	56,422	54,424	70,611	73,501
Interest rate contracts	43,886	56,422	54,424	70,611	73,501
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	7,932	13,300	12,972	20,176	20,773
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	7,932	13,300	12,972	20,176	20,773
Purchased options	7,932	13,300	12,972	20,176	20,773
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	7,932	13,300	12,972	20,176	20,773
Swaps	28,022	29,822	28,480	30,259	31,955
Held for trading.....	15,864	26,600	25,944	40,352	41,546
Interest rate contracts	15,864	26,600	25,944	40,352	41,546
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	28,022	29,822	28,480	30,259	31,955
Interest rate contracts	28,022	29,822	28,480	30,259	31,955
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	35,954	43,122	41,452	50,435	52,728
One year or less	0	5,132	4,980	6,770	0
Over 1 year to 5 years	35,954	37,990	36,472	43,665	52,728
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	191	1,465	805	1,711	913
Gross positive fair value.....	6	0	1	0	6
Held for trading.....	6	0	1	0	6
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	6	0	1	0	6
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	93.91	75	100	94.52	76	100	99.27	56	100	99.50	58	100	99.57	60
Percent of Notional Amount															
Interest rate contracts	0	3.18	25	0	3.16	25	0	0.15	44	0	0.19	43	0	0.14	42
Foreign exchange contracts	0	1.19	34	0	1.04	33	0	0	48	0	0	47	0	0.07	45
Futures and forwards	0	10.22	9	0	12.82	8	0	7.01	17	0	15.03	15	0	14.06	16
Written options	18.07	6.03	87	23.57	8.11	82	23.84	5.82	88	28.57	10.24	83	28.26	11.73	80
Exchange-traded	0	0.13	42	0	0.10	42	0	0	50	0	0	50	0	0	48
Over-the-counter	18.07	5.74	87	23.57	7.80	82	23.84	5.82	88	28.57	10.24	83	28.26	10.84	81
Purchased options	18.07	3.59	93	23.57	3.58	96	23.84	1.88	94	28.57	2.13	94	28.26	2.45	98
Exchange-traded	0	0.13	42	0	0.11	42	0	0	50	0	0	50	0	0	49
Over-the-counter	18.07	3.11	93	23.57	3.15	96	23.84	1.88	94	28.57	2.13	94	28.26	2.28	98
Swaps	63.85	74.58	29	52.86	69.64	26	52.33	82.75	16	42.85	71.83	26	43.48	64.61	27
Held for trading	36.15	38.74	50	47.14	42.14	48	47.67	24.39	74	57.15	16.03	77	56.52	15.01	80
Interest rate contracts	36.15	32.48	54	47.14	36.29	53	47.67	16.71	74	57.15	16.37	77	56.52	16.17	80
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0	49	0	0	49	0	0	48
Non-traded	63.85	61.26	49	52.86	57.86	51	52.33	75.61	25	42.85	83.97	22	43.48	84.99	20
Interest rate contracts	63.85	57.41	53	52.86	54.11	53	52.33	74.23	27	42.85	83.02	24	43.48	84.69	21
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	81.93	92.63	18	76.43	90.92	20	76.16	85.18	24	71.43	79.60	33	71.74	80.07	30
One year or less	0	27.97	4	9.10	26.80	37	9.15	11.52	61	9.59	15.52	54	0	15.20	15
Over 1 year to 5 years	81.93	26.35	98	67.33	28.69	96	67.01	26.87	90	61.84	19.75	94	71.74	22.92	90
Over 5 years	0	29.53	6	0	30.03	5	0	38.91	9	0	32.47	13	0	34.12	11
Gross negative fair value (absolute value)	0.44	1.21	15	2.60	1.21	90	1.48	1.54	53	2.42	2.84	47	1.24	1.30	49
Gross positive fair value	0.01	1.52	3	0	1.70	1	0	1.36	5	0	2.25	4	0.01	1.14	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	9	0	0.05	13	0	0	70	0	0.01	68	0	0	72
Gross positive fair value (X)	0	0.06	4	0	0.07	1	0	0	66	0	0.01	33	0	0	64
Held for trading (X)	0	0.04	46	0	0.05	21	0	0	87	0	0	44	0	0	89
Non-traded (X)	0	0.01	4	0	0.01	6	0	0	35	0	0	35	0	0	34
Current credit exposure (X)	0	0.04	14	0	0.05	5	0	0.01	40	0	0.02	21	0	0.01	36
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	50	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.47	14	0	0.61	5	0	0.12	35	0	0.27	18	0	0.10	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	155,937	204,809	204,809	116,538	164,231
Gross losses	12,406	17,518	86,546	125,186	98,696
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11,830	8,413	36,790	30,019	23,955
Net losses	576	9,105	49,756	95,167	74,741
Provision for loan and lease losses	1,714	6,269	884	93,717	96,792
Adjustments	0	0	0	89,721	-69,744
Ending balance	157,075	201,973	155,937	204,809	116,538
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.07	0.04	72	0.25	-0.11	94	0.01	-0.01	54	0.97	0.38	95	1.50	0.12	99
Provision for loan and lease losses / Average loans and leases	0.11	0.06	70	0.38	-0.20	94	0.01	-0.01	55	1.39	0.53	96	2.11	0.16	99
Provision for loan and lease losses / Net loan and lease losses	297.57	49.50	81	68.85	-168.35	76	1.78	147.24	44	98.48	672.96	10	129.50	142.73	52
Allowance for loan and lease losses / Total loans and leases not held for sale	2.40	1.20	94	3.06	1.49	94	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95
Allowance for loan and lease losses / Total loans and leases	2.38	1.17	94	3.04	1.47	94	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95
Allowance for loan and lease losses / Net loans and leases losses (X)	68.17	38.27	81	5.55	18.09	21	3.13	31.39	5	2.15	25.33	4	1.56	17.18	4
Allowance for loan and lease losses / Nonaccrual assets	147.61	355.27	15	114.34	291.29	15	118.57	459.08	8	110.93	336.78	12	98.51	315.75	16
ALLL / 90+ days past due + nonaccrual loans and leases	103.07	284.19	15	66.43	246.27	9	78.05	461.06	3	59.21	293.46	2	39.31	283.41	4
Gross loan and lease losses / Average loans and leases	0.76	0.17	93	1.05	0.24	94	1.33	0.12	98	1.85	0.16	99	2.15	0.16	99
Recoveries / Average loans and leases	0.73	0.07	96	0.51	0.08	95	0.56	0.05	99	0.44	0.04	99	0.52	0.05	99
Net losses / Average loans and leases	0.04	0.09	46	0.55	0.16	94	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	13.67	10.98	67	6.72	7.39	57	29.39	43.82	43	30.42	42.12	51	31.84	41.80	48
Earnings coverage of net loan and lease losses (X)	96.89	38.54	79	5.59	25.70	21	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16
Net Loan and Lease Losses By Type															
Real estate loans	-0.28	-0.01	1	0.23	0.03	92	1.20	0.02	99	0.40	0.04	95	0.66	0.02	98
Real estate loans secured by 1–4 family	-0.39	-0.02	0	0.45	-0.01	99	1.15	-0.01	99	0.41	0.01	98	0.69	0.02	98
Revolving	-0.02	-0.08	44	-0.01	-0.03	41	-0.01	-0.01	28	-0.19	0	3	0.35	0.02	95
Closed-end	-0.39	-0.02	0	0.46	-0.01	99	1.17	-0.01	99	0.42	0.01	98	0.69	0.02	99
Commercial real estate loans	-0.10	0	3	-0.25	0.05	1	1.30	0.03	99	0.38	0.05	93	0.60	0.02	98
Construction and land development	0	-0.02	72	-0.04	0	16	6.60	-0.01	99	-0.56	0	1	2.12	-0.02	99
1–4 family	0	0	58	0	0	58	0	0	54	-0.37	0	0	0	0	54
Other	0	-0.01	71	-0.04	0	13	6.60	-0.01	99	-0.19	-0.01	4	2.12	-0.02	99
Multifamily	-1.11	0	0	0	0	54	-0.05	0	3	0.28	0	95	0.03	0	96
Nonfarm nonresidential	-0.08	0.01	6	-0.27	0.07	1	0.86	0.04	98	0.50	0.07	93	0.51	0.03	98
Owner-occupied	-0.03	0	4	-0.24	0.01	0	0.94	0.01	99	0.08	0.01	89	0.34	0.01	97
Other	-0.04	0	5	-0.04	0.06	5	-0.08	0.03	3	0.42	0.04	94	0.17	0.01	95
Real estate loans secured by farmland	0	0	57	0	0	57	0	0.01	49	1.38	0.01	99	0	0.01	45
Commercial and industrial loans	0.15	0.11	70	-0.01	0.20	16	0.12	0.15	60	0.87	0.20	90	0.43	0.27	72
Loans to individuals	0.87	0.70	65	1.52	1.06	71	0.53	0.43	71	2.52	0.66	92	2.38	0.74	90
Credit card loans	4.27	1.88	90	9.67	2.41	98	5.24	0.87	98	10.51	1.71	96	4.39	1.89	88
Agricultural loans	0	0	54	0	0.02	50	0	0	54	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-5.26	0.16	0	-0.08	0.09	5	0.14	0.24	70	12.67	0.44	95	0.03	0.14	54

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	114,589		138,146		124,549		159,873		183,399						
90+ days past due loans and leases	45,980		127,384		68,284		161,255		178,161						
Nonaccrual loans and leases	106,414		176,646		131,513		184,629		118,296						
Total past due and nonaccrual loans and leases	266,983		442,176		324,346		505,757		479,856						
Restructured 30–89 days past due	8,914		12,567		10,876		13,289		14,370						
Restructured 90+ days past due	1,598		2,533		1,397		3,357		1,919						
Restructured nonaccrual	24,422		28,177		25,078		28,638		23,589						
Total restructured loans and leases	34,934		43,277		37,351		45,284		39,878						
30–89 days past due loans held for sale	0		0		0		517		0						
90+ days past due loans held for sale	4,700		0		21,575		643		0						
Nonaccrual loans held for sale	9,942		0		15,091		519		0						
Total past due and nonaccrual loans held for sale	14,642		0		36,666		1,679		0						
Restructured loans and leases in compliance	112,238		103,666		112,929		99,253		92,313						
Other real estate owned	15,297		15,598		15,039		11,596		29,909						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30–89 days past due loans and leases	1.73	0.32	97	2.08	0.33	98	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
90+ days past due loans and leases	0.70	0.10	93	1.92	0.11	96	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99
Nonaccrual loans and leases	1.61	0.44	95	2.66	0.65	97	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97
90+ days past due and nonaccrual loans and leases	2.31	0.59	94	4.58	0.82	97	3.08	0.48	98	5.16	0.67	99	4.39	0.54	98
30–89 days past due restructured	0.13	0.01	97	0.19	0.01	98	0.17	0	99	0.20	0	99	0.21	0	98
90+ days past due restructured	0.02	0	88	0.04	0	91	0.02	0	96	0.05	0	97	0.03	0	97
Nonaccrual restructured	0.37	0.10	94	0.42	0.13	92	0.39	0.08	92	0.43	0.09	95	0.35	0.07	93
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	49	0.01	0	97	0	0	47
90+ days past due loans held for sale	0.07	0	96	0	0	42	0.33	0	98	0.01	0	97	0	0	48
Nonaccrual loans held for sale	0.15	0	96	0	0	39	0.23	0	99	0.01	0	94	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.73	0.32	97	2.08	0.33	98	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
90+ days past due assets	0.70	0.10	93	1.92	0.11	96	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99
Nonaccrual assets	1.61	0.45	95	2.66	0.66	97	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97
30+ days past due and nonaccrual assets	4.04	0.94	96	6.67	1.18	98	5	0.71	99	7.54	0.95	99	7.10	0.87	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.50	0.35	96	2.99	0.50	98	2.02	0.31	98	3.52	0.47	99	3.19	0.39	98
90+ days past due and nonaccrual assets + other real estate owned	1.65	0.36	96	3.15	0.53	98	2.17	0.34	98	3.64	0.52	99	3.51	0.45	98
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	2.40	0.41	96	3.06	0.58	97	2.75	0.45	98	3.18	0.63	98	2.76	0.56	97
Allowance for loan and lease losses	155.63	62.77	91	153.99	69.27	91	174.27	59.86	94	152.40	72.10	91	220.36	92.08	91
Equity capital + allowance for loan and lease losses	20.42	3.67	97	23.73	5.03	96	22.18	4.10	99	24.18	5.64	97	22.10	4.77	98
Tier 1 capital + allowance for loan and lease losses	21.98	4.23	96	25.11	5.96	97	23.52	4.51	99	25.67	6.21	97	26.51	5.30	98
Loans and leases + other real estate owned	3.69	0.69	96	4.68	0.97	97	4.18	0.70	98	4.65	0.92	98	3.78	0.78	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.87	0.26	95	1.55	0.31	96	1.06	0.18	96	1.62	0.25	98	1.78	0.28	97
	90+ days past due		1.50	0.13	94	3.65	0.13	96	2.19	0.02	99	4.52	0.04	99	4.37	0.03	99
	Nonaccrual.....		2.97	0.51	97	4.61	0.76	98	3.44	0.43	98	4.44	0.63	98	2.39	0.45	97
Commercial and industrial	30–89 days past due		0.14	0.26	38	0.16	0.22	51	0.19	0.19	62	0.19	0.15	68	0.15	0.22	45
	90+ days past due		0	0.03	18	0.35	0.02	96	0	0.02	64	0.37	0.02	95	1.39	0.02	98
	Nonaccrual.....		0.11	0.53	15	0.45	0.69	43	0.17	0.53	39	0.46	0.61	53	1.14	0.74	76
Individuals	30–89 days past due		3.98	0.67	98	4.36	0.53	99	4.28	0.53	98	5.27	0.52	97	5.93	0.60	97
	90+ days past due		0	0.08	47	0.02	0.11	47	0.01	0.02	68	0.04	0.02	76	0.04	0.02	77
	Nonaccrual.....		0.67	0.16	91	0.73	0.22	91	1.05	0.14	96	1.29	0.14	95	1.02	0.12	95
Depository institution loans	30–89 days past due			0			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0	0.06	32	0	0.07	34	0	0.10	34
	90+ days past due		0	0	42	0	0	44	0	0	45	0	0	45	0	0	47
	Nonaccrual.....		0	0.71	26	0	0.44	25	0	0.18	31	0.01	0.57	58	0.24	0.80	62
Foreign governments	30–89 days past due			0			0.03			0							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.23			0.04			0							
Other loans and leases	30–89 days past due		0.14	0.13	65	0.55	0.13	88	0.36	0.31	74	0.81	0.67	79	0.19	0.28	71
	90+ days past due		0.02	0.01	84	0.08	0.01	90	0.03	0.01	91	0.04	0	91	1.88	0	97
	Nonaccrual.....		0.05	0.08	62	1.32	0.15	95	0.70	0.07	91	0.84	0.10	89	0.01	0.04	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	1.30	0.44	92	1.72	0.47	94	1.54	0.37	96	2.04	0.46	97	2.21	0.53	98
	90+ days past due	1.75	0.25	90	4.54	0.28	95	2.76	0.04	98	5.77	0.06	98	5.13	0.05	99
	Nonaccrual	2.04	0.68	91	3.82	0.88	96	2.63	0.48	98	3.54	0.67	97	2.21	0.55	97
Revolving	30–89 days past due	1.01	0.27	93	1.87	0.31	97	3.94	0.19	99	6.17	0.25	99	0.51	0.36	69
	90+ days past due	0	0.03	34	0	0.03	32	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.70	1.02	58	0.64	1.31	45	1.86	0.37	95	2.91	0.46	93	0.95	0.34	88
Closed-end	30–89 days past due	1.31	0.46	91	1.71	0.48	94	1.51	0.40	94	1.99	0.48	97	2.22	0.56	97
	90+ days past due	1.78	0.28	90	4.59	0.31	95	2.80	0.04	98	5.84	0.06	98	5.16	0.05	98
	Nonaccrual	2.06	0.66	90	3.86	0.85	96	2.64	0.49	98	3.54	0.69	97	2.22	0.57	96
Junior lien	30–89 days past due	0	0.01	43	0.03	0.01	86	0.01	0.01	63	0.02	0.01	74	0.02	0.02	62
	90+ days past due	0	0	87	0.03	0	96	0.01	0	92	0.04	0	95	0.01	0	94
	Nonaccrual	0.12	0.03	95	0.09	0.05	78	0.13	0.02	95	0.09	0.03	87	0.01	0.03	41
Commercial real estate	30–89 days past due	0.17	0.16	62	1.21	0.22	96	0.14	0.08	76	0.72	0.14	91	0.80	0.15	95
	90+ days past due	1.11	0.01	99	1.83	0.02	99	1.22	0.01	98	1.84	0.02	99	2.60	0.02	99
	Nonaccrual	4.40	0.37	99	6.21	0.62	98	4.79	0.37	99	6.28	0.57	98	2.81	0.34	99
Construction and development	30–89 days past due	0	0.19	17	0.04	0.22	38	0.07	0.09	66	2.06	0.16	95	0.03	0.20	53
	90+ days past due	0.02	0	90	0.55	0.01	98	0	0	45	0.33	0.01	96	1.39	0.01	99
	Nonaccrual	1	0.17	93	11.68	0.50	97	1.02	0.08	94	6.56	0.21	97	9.77	0.18	97
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.03	39	0.09	0.03	81	0	0.05	33
	90+ days past due	0	0	47	0.16	0	99	0	0	47	0.10	0	97	0.32	0	97
	Nonaccrual	0	0.02	32	0.09	0.02	88	0	0	44	0.09	0.01	89	0	0.01	40
Other	30–89 days past due	0	0.14	20	0.04	0.16	47	0.07	0.04	79	1.96	0.09	95	0.03	0.12	65
	90+ days past due	0.02	0	92	0.39	0	97	0	0	48	0.23	0	96	1.07	0	99
	Nonaccrual	1	0.14	93	11.60	0.43	98	1.02	0.06	95	6.47	0.16	97	9.77	0.14	97
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.02	41	0	0.03	39	1.35	0.03	98
	90+ days past due	0.73	0	97	0	0	45	0.80	0	98	0	0	47	1.14	0	96
	Nonaccrual	0.22	0.12	80	0.80	0.13	89	0.54	0.06	91	0.76	0.10	89	1.08	0.03	96
Nonfarm non-residential	30–89 days past due	0.18	0.13	73	1.33	0.20	96	0.15	0.08	80	0.58	0.14	87	0.84	0.13	93
	90+ days past due	1.20	0.01	99	1.97	0.02	99	1.34	0.01	98	2.08	0.02	99	2.74	0.02	99
	Nonaccrual	4.77	0.45	98	5.96	0.78	98	5.26	0.49	99	6.41	0.73	98	2.34	0.36	97
Owner Occupied	30–89 days past due	0.08	0.04	74	0.29	0.06	93	0.09	0.03	83	0.46	0.05	95	0.28	0.06	93
	90+ days past due	0.68	0	99	1.15	0	99	0.75	0	99	1.21	0.01	98	1.74	0.01	97
	Nonaccrual	3.25	0.17	99	5.19	0.32	99	3.54	0.18	99	5.49	0.27	99	2.09	0.19	97
Other	30–89 days past due	0.10	0.08	77	1.04	0.12	97	0.06	0.03	79	0.12	0.06	79	0.56	0.05	95
	90+ days past due	0.52	0.01	97	0.83	0.01	99	0.59	0	98	0.87	0	99	0.99	0.01	98
	Nonaccrual	1.51	0.24	93	0.77	0.40	80	1.72	0.24	96	0.92	0.33	84	0.25	0.14	73
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	4.72	0.06	98	0	0.08	33	4.46	0.21	98
	90+ days past due	0	0	45	0	0.01	45	0	0	46	0	0	46	9.97	0.01	98
	Nonaccrual	10.93	0.67	95	9.12	1.14	93	9.06	0.73	95	23.54	1.19	97	2.19	1.06	77
Credit card	30–89 days past due	2.38	0.87	96	2.76	0.75	98	2.02	0.88	83	3.88	1.02	86	2.46	0.87	88
	90+ days past due	0	0.45	16	0	0.56	14	0	0.12	31	0	0.22	27	0	0.18	30
	Nonaccrual	1.24	0.12	93	1.62	0.10	95	1.35	0.01	98	2.82	0.02	98	1.19	0	98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	512,964	591,956	546,374	589,719	589,192											
Retained earnings	568,266	462,004	545,034	438,011	375,425											
Accumulated other comprehensive income (AOCI)	-20,638	6,230	5,160	11,022	-1,008											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,060,592	1,060,190	1,096,568	1,038,752	963,609											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	126,009	134,104	127,123	133,655	151,520											
Accumulated other comprehensive income-related adjustments	-20,638	6,230	5,161	11,022	-1,007											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	955,221	919,856	964,284	894,075	813,096											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	77,655											
Common equity tier 1 capital	955,221	919,856	964,284	894,075	735,441											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	116,870	35,000	116,870	116,870											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	116,870	35,000	116,870	116,870											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	0	116,870	35,000	116,870	116,870											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	90,216	85,103	87,613	85,820	85,651											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	90,216	85,103	87,613	85,820	85,651											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	90,216	85,103	87,613	85,820	85,651											
Exited advanced approach tier 2 capital																
Total capital	1,045,437	1,121,829	1,086,897	1,096,765	937,962											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	10,134,338	10,024,483	10,436,098	9,944,251	9,457,944											
Less: Deductions from common equity tier 1 capital	126,009	134,104	127,123	133,655	229,175											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	10,008,329	9,890,379	10,308,975	9,810,596	9,228,769											
Total risk-weighted assets	7,214,693	6,782,685	7,004,878	6,837,847	6,740,848											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	13.24	12.18	72	13.56	12.54	70	13.77	12.27	76	13.08	10.91	69	10.91	12.50	27	
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0	50	0	0	0	50	0	0	50
Tier 1 capital, column A	13.24	12.88	65	15.28	13.31	83	14.27	12.90	73	14.78	11.60	81	12.64	13.19	50	
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0	50	0	0	0	50	0	0	50
Total capital, column A	14.49	14.72	56	16.54	15.37	74	15.52	14.97	63	16.04	13.45	72	13.91	14.63	42	
Total capital, column B	0	0.34	46	0	0.36	46	0	0	50	0	0	0	50	0	0	50
Tier 1 leverage	9.54	9.06	68	10.48	9.15	85	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22	
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94											

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		2,382			0			1,996			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		2,382			0			1,996			0			0				
Reinsurance recoverables (L/H)		0			0			0			0			0				
Separate account assets (L/H)																		
Total insurance underwriting equity		2,342			0			1,903			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		2,342			0			1,903			0			0				
Total insurance underwriting net income		440			0			1,603			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		440			0			1,603			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		2,958			693			8,618			4,606			6,100	326.84	119.11		
Other insurance activities income		2,155			693			6,064			4,606			6,100	210.97	59.63		
Insurance and reinsurance underwriting income		803			0			2,554			0			0				
Premiums		803			0			2,554			0			0				
Credit related insurance underwriting		803			0			2,554			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		363			0			951			0			0				
Net assets of insurance underwriting subsidiaries		2,342			0			1,903			0			0				
Life insurance assets		0			0			0			0			0				
Analysis Ratios																		
	03/31/2022				03/31/2021				12/31/2021				12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 2	Pct		BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Insurance underwriting assets / Consolidated assets		0.02	0	92	0	0	40	0.02	0	98	0	0	48	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets		0	50.48	18		54.39		0	25	40		50			60			
Insurance underwriting assets (L/H) / Total insurance underwriting assets		100	49.52	81		45.61		100	75	60		50			40			
Separate account assets (L/H) / Total life assets		0	11.64	43		12.21		0	0	50		0			0			
Insurance activities revenue / Adjusted operating income		2.06	0.38	89	0.52	0.38	75	1.52	0.64	82	0.85	0.41	80	1.51	0.37	85		
Premium income / Insurance activities revenue		27.15	3.33	89	0	2.23	43	29.64	0.13	97	0	0.01	47	0	0.03	47		
Credit related premium income / Total premium income		100	37.50	79		33.33		100	100	50		100			100			
Other premium income / Total premium income		0	62.50	20		66.67		0	0	50		0			0			
Insurance underwriting net income / Consolidated net income		1.17	0.02	97	0	0.02	45	1.10	0	98	0	0	49	0	0	48		
Insurance net income (P/C) / Equity (P/C)			25.60			22.15			47.20			19.85			37.86			
Insurance net income (L/H) / Equity (L/H)		75.15	150.40	86		3.56		84.24	84.24	50								
Insurance benefits, losses, expenses / Insurance premiums		45.21	2,703.20	47		1,367.96		37.24	448.52	25		-40.91			132.57			
Reinsurance recovery (P/C) / Total assets (P/C)			0.07			0.07			0			0			0			
Reinsurance recovery (L/H) / Total assets (L/H)			0	0	50		0		0	0	50		0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets		0.02	0	96	0	0	44	0.02	0	99	0	0	50	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		0	12.22	3	0	11	2	0	11.86	5	0	11.01	6	0	11.53	5		
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			2,724			7,178			2,689			5,979			6,712			
Net assets of broker-dealer subsidiaries / Consolidated assets		0.03	0.46	77	0.07	0.50	82	0.03	0	99	0.06	0	99	0.07	0	99		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	488	0	477	394
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	488	0	477	394
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	488	0	477	394
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.70			0	0.69	33	0	0	47	0	0.05	47	0	0
Cost: Interest-bearing deposits.....		0.14			0.13			0.42			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37										
Commercial and industrial loans		1.62			1.94										2.35
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....	-100	10.28	2	-9.12	-6.17	47	-100	-29.45	10	21.07	5,672.05	64		-47.91	
Total selected assets.....	-100	17.19	1	-9.12	-2.56	42	-100	-19.66	6	21.07	6.04	76		-25.04	
Deposits		-5.48			2.95			-65.37			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,962,726	1,986,899	1,979,172	1,995,432	2,031,697	-1.22	138.73
1–4 family residential loans		1,962,726	1,986,899	1,979,172	1,995,432	2,031,697	-1.22	138.73
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		19.26	19.57	19.99	20.31	21.85		
1–4 family residential loans		19.26	19.57	19.99	20.31	21.85		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		44.66	49.10	46.40	49.77	51.82		
1–4 family residential loans		0.29	0.32	0.30	0.33	0.14		
Home equity lines		0.53	0.60	0.55	0.65	0.86		
Credit card receivables.....		24.57	21.36	23.80	20.97	20.89		
Auto loans and other consumer loans.....		14.01	13.69	13.27	13.29	10.11		
Commercial and industrial loans		15.95	14.92	15.68	14.99	16.18		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	0	0	0	0	0	0	0	
1–4 family residential loans	0	0	0	0	0	0	0	
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	0	0	
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	12.43	12.69	12.19	13.38	17.29			
Dollar Amount in Thousands		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	13,718	27,257	14,538	34,669	92,018	-49.67	7.65	
Home equity lines	0	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	13,718	27,257	14,538	34,669	92,018	-49.67	7.65	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	62,594	206,818	80,128	228,658	15,885	-69.73	402.36	
Home equity lines	0	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	0	
Total 90+ days past due securitized assets	62,594	206,818	80,128	228,658	15,885	-69.73	402.36	
Total past due securitized assets.....	76,312	234,075	94,666	263,327	107,903	-67.40	202.79	
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.70	1.37	0.73	1.74	4.53
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.70	1.37	0.73	1.74	4.53
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.19	10.41	4.05	11.46	0.78
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.19	10.41	4.05	11.46	0.78
Total past due securitized assets percent of securitized assets	3.89	11.78	4.78	13.20	5.31
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1	1.55	1.12	1.87	3.25
Home equity lines	1.01	1.87	3.94	6.17	0.51
Credit card receivables	2.38	2.76	2.02	3.88	2.46
Commercial and industrial loans	0.14	0.16	0.19	0.19	0.15
All other loans and leases	2.51	3.06	2.72	3.43	3.81
Total managed loans past due 30–89 days	1.50	1.92	1.64	2.24	3.13
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.50	7.32	3.43	8.43	3.20
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0.35	0	0.37	1.39
All other loans and leases	0.37	0.64	0.41	0.66	1.10
Total managed loans past due 90+ days	1.27	3.88	1.75	4.48	2.21
Total Past Due Managed Assets	2.76	5.80	3.40	6.72	5.34
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.19	0.24	0.58	0.22	0.38
Home equity lines	-0.02	-0.01	-0.01	-0.19	0.35
Credit card receivables	4.27	9.67	5.24	10.51	4.39
Commercial and industrial loans	0.15	-0.01	0.12	0.87	0.43
All other loans and leases	0.17	0.68	0.70	2.22	1.54
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.42	0.59	1.09	0.85

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		31,166	108,768	202,449	31,458	4,597	-71.35	2563.76
Dividends		30,000	107,000	197,000	26,100	0	-71.96	
Interest		0	0	0	0	0		
Management and service fees		1,166	1,768	5,449	5,358	4,597	-34.05	-0.34
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		5,551	6,303	13,675	11,021	711	-11.93	1623.91
Dividends		5,175	6,000	12,359	9,796	0	-13.75	
Interest		0	0	0	0	0		
Management and service fees		369	294	1,282	1,184	651	25.51	18.65
Other income		7	9	34	41	60	-22.22	-36.36
Income from subsidiary holding companies		0	0	0	0			
Dividends		0	0	0	0			
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Total income from subsidiaries		36,717	115,071	216,124	42,479	5,308	-68.09	2360.92
Securities gains (losses)		0	0	0	0	0		
Other operating income		60	10	55	86	828	500.00	87.50
Total operating income		36,777	115,081	216,179	42,565	6,136	-68.04	2313.19
Operating Expenses								
Personnel expenses		1,136	1,386	5,608	4,723	5,144	-18.04	14.86
Interest expense		0	0	0	0	0		
Other expenses		1,245	956	3,963	4,154	4,384	30.23	38.80
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,381	2,342	9,571	8,877	9,528	1.67	26.25
Income (loss) before taxes		34,396	112,739	206,608	33,688	-3,392	-69.49	
Applicable income taxes (credit)		542	890	1,813	-1,363	1,705	-39.10	68.32
Extraordinary items								
Income before undistributed income of subsidiaries		33,854	111,849	204,795	35,051	-5,097	-69.73	
Equity in undistributed income of subsidiaries		3,668	-81,477	-58,645	39,276	58,939		-76.83
Bank subsidiaries		7,114	-78,031	-52,912	48,799	56,114		-51.90
Nonbank subsidiaries		-3,446	-3,446	-5,733	-9,523	2,825		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		37,522	30,372	146,150	74,327	53,842	23.54	147.67
Memoranda								
Bank net income		37,114	28,969	144,088	74,899	56,114	28.12	150.94
Nonbank net income		1,729	2,554	6,626	273	2,825	-32.30	65.61
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	993,260	94.66	983,766	85.48	1,011,147	90.77	1,064,671	1,027,633	0.97	6.73	
Common and preferred stock	993,260	94.66	983,766	85.48	1,011,147	90.77	1,064,671	1,027,633	0.97	6.73	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	31,427	2.99	31,853	2.77	35,915	3.22	32,293	32,803	-1.34	61.30	
Common and preferred stock	31,427	2.99	31,853	2.77	35,915	3.22	32,293	32,803	-1.34	61.30	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	7,459	0.71	6,384	0.55	5,363	0.48	5,219	4,780	16.84	172.72	
Cash and due from unrelated depository institution	14,801	1.41	126,068	10.95	41,120	3.69	21,310	23,152	-88.26	-15.23	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	-100.00	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	2,369	0.23	2,813	0.24	20,423	1.83	3,580	676	-15.78	-47.12	
Balance due from subsidiaries and related institutions	0	0	0	0	50	0	2,023	40	0	-100.00	
Total assets	1,049,316	100.00	1,150,884	100.00	1,114,018	100.00	1,129,096	1,089,084	-8.83	7.63	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	9,282	0.88	6,378	0.55	8,774	0.79	7,037	7,522	45.53	30.20	
Balance due to subsidiaries and related institutions	0	0	36,083	3.14	36,083	3.24	36,083	36,083	-100.00	-100.00	
Total liabilities	9,282	0.88	42,461	3.69	44,857	4.03	43,120	43,605	-78.14	-78.66	
Equity Capital	1,040,034	99.12	1,108,423	96.31	1,069,161	95.97	1,085,976	1,045,479	-6.17	11.66	
Perpetual preferred stock (income surplus)	0	0	81,870	7.11	0	0	81,870	81,870	-100.00	-100.00	
Common stock	59,885	5.71	59,885	5.20	59,885	5.38	59,885	59,885	0.00	13.79	
Common surplus	633,796	60.40	633,065	55.01	637,061	57.19	632,783	631,646	0.12	15.04	
Retained earnings	547,708	52.20	428,367	37.22	517,627	46.46	403,365	375,425	27.86	108.14	
Accumulated other comprehensive income	-20,638	-1.97	6,230	0.54	5,160	0.46	11,022	-1,008			
Other equity capital components	-180,717	-17.22	-100,994	-8.78	-150,572	-13.52	-102,949	-102,339			
Total liabilities and equity capital	1,049,316	100.00	1,150,884	100.00	1,114,018	100.00	1,129,096	1,089,084	-8.83	7.63	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	35,000	3.04	35,000	3.14	35,000	35,000	-100.00	-100.00	
Notes payable to subsidiaries that issued TPS	0	0	35,000	3.04	35,000	3.14	35,000	35,000	-100.00	-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	-100.00	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	14.08	9.94	85	11.03	12.54	44	13.53	11.96	69	7.03	9.11	29	5.15	10.58	6
Bank net income / Average equity investment in banks	14.81	10.44	87	11.31	12.55	45	14.09	12.16	75	7.22	9.38	28	5.54	10.85	6
Nonbank net income / Average equity investment in nonbanks	20.54	11.36	76	31.85	12.53	83	19.51	12.65	77	0.86	9.69	33	11.98	12.07	66
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.34			8.82			15.16	
Bank net income / Parent net income	98.91	97.54	27	95.38	95.97	27	98.59	103.27	18	100.77	104.93	27	104.22	103.77	56
Nonbank net income / Parent net income	4.61	3.43	75	8.41	2.83	82	4.53	0.79	90	0.37	1.04	71	5.25	1.08	87
Subsidiary holding companies' net income / Parent net income		80.23			65.70			92.15			101.16			92.33	
Leverage															
Total liabilities / Equity capital	0.89	16.87	11	3.83	17.74	20	4.20	11.91	32	3.97	11.62	36	4.17	9.66	37
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	6.43	22	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	3.16	14.30	21	3.27	10.25	32	3.22	9.67	35	3.35	7.99	37
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	6.44	22	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	6.43	22	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	6.32	22	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	29.28	21	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	98.52	103.47	25	91.63	102.85	5	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41
Total investment in subs / Equity capital	98.52	108.45	19	91.63	108.21	2	97.93	105.41	21	101.01	104.82	40	101.43	104.48	41
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.10	0.38	27	-0.76	0.22	6	-0.15	0.43	25	0.15	0.49	45	0.28	0.44	48
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.19		0.21	1.45	13	0.45	1.47	19
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	369.96	129.62	94	1,481.43	111.20	99	685.12	150.01	94	148.55	121.76	72	15.62	153.39	6
Cash from ops + noncash items + op expense / Op expense + dividend	432.94	125.04	95	1,512.80	98.58	99	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	7.60	98.29	16	1,473.80	85.35	98	138.26	113.54	78	102.94	140.42	40	63.98	105.99	17
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			2,918.78			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,701.92	1,728.15	88	38,316.61	1,357.31	98	17,698.64	2,104.65	92	2,516.64	1,435.81	79	-68.59	2,481.22	4
Dividends + interest from subsidiaries / Interest expense + dividends	472.91	145.40	96	2,103.89	117.86	99	962.13	185.27	94	171.81	137	72	0	196.13	3
Fees + other income from subsidiaries / Salary + other expenses	64.76	9.52	90	88.43	13.36	94	70.68	5.56	92	74.16	4.45	93	55.71	3.91	92
Net income / Current part of long-term debt + preferred dividends (X)		20.52		24.20	33.13	51	116.45	541.74	54	11.41	52.16	29	8.27	71.69	13
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.26	3.42	42	10.99	3.97	86	4.97	2.37	76	1.94	2.19	62	1.91	1.59	65
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0			0			0	
Nonaccrual		0.75			1.22			0			0			8.16	
Total		1			1.27			0			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.02	47	0	0.03	47	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	0.09	31	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	21.97	64.91	12	4.80	74.87	6	10.63	67.32	12	59.61	79.13	34		65.39	
Dividends declared / Net income	19.82	33.46	27	17.68	23.13	34	14.89	22.04	30	28.11	29.39	48	38.79	25.65	72
Net income – dividends / Average equity.....	11.29	6.76	84	9.08	9.52	55	11.52	9.19	77	5.06	6.36	33	3.15	7.61	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	403.33	124.34	90	1,992.18	101.14	99	905.33	166.48	96	124.92	130.75	48	0	160.93	7
Dividends from nonbank subsidiaries	69.58	1.65	97	111.71	3.28	98	56.80	2.62	97	46.89	3.01	95	0	2.59	28
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries	472.91	153.16	90	2,103.89	128.99	99	962.13	201.01	95	171.81	158.62	67	0	209.89	4
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	80.83	43.39	74	369.36	30.63	99	136.72	40.82	94	34.85	43.52	41	0	45.88	8
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.01	35	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	3.14	0.75	85	6.10	1.08	87	3.78	0.47	90	7.15	0.57	91	8.19	0.47	92
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries	83.97	49.34	75	375.46	33.49	98	140.50	43.51	93	42	51.02	44	8.19	48.40	17
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	299.31	31.46	96	234.93	47.24	90	186.52	68.07	93	3,588.28	99.52	97	0	76.61	11
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	0.04	46	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	21.34	0.46	96	11.51	0.53	95	19.35	0.15	96	433.70	0.02	98	23.04	0.02	97
Other income from nonbank subsidiaries.....	0.40	0.06	92	0.35	0.09	89	0.51	0.03	93	15.02	0.11	95	2.12	0.01	95
Operating income from nonbank subsidiaries	321.05	39.06	96	246.79	69.48	85	206.38	73.08	93	4,037	105.70	97	25.17	83.73	22
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			42.28			29.39			65.48	
Interest income from subsidiary holding companies		11.88			6.44			0			0			0	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0			0			0	
Other income from subsidiary holding companies.....		-3.33			-1.46			0			0			0	
Operating income from subsidiary holding companies.....		126.86			34.47			42.28			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	81.57	60.28	42	92.98	58.57	55	91.13	76.48	34	61.32	76.69	21	0	77.61	8
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.06	35	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	3.17	1.48	85	1.54	4.11	76	2.52	1.26	88	12.59	0.96	91	74.92	0.75	98
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	84.74	73.91	33	94.51	71.70	45	93.65	84.17	29	73.91	84.80	14	74.92	94.06	13
Dividends from nonbank subsidiaries	14.07	4.30	87	5.21	5.32	80	5.72	1.35	85	23.01	1.76	95	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	1	0.01	95	0.26	0.05	92	0.59	0	97	2.78	0	98	10.61	0	99
Other income from nonbank subsidiaries.....	0.02	0	93	0.01	0.01	91	0.02	0	93	0.10	0	96	0.98	0	97
Operating income from nonbank subsidiaries	15.09	6.88	84	5.48	10.59	69	6.33	1.71	84	25.89	2.06	94	11.59	1.56	92
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt		28.43			29.59			32.71			59.71			70.71	